

7133 Northledge Dr.
Lockport, NY 14094
June 5, 2009

Judge Robert D. Drain
U.S. Bankruptcy Court
One Bowling Green
New York, NY 10004-1408
Re: Delphi bankruptcy Case #05-44481

Dear Judge Drain:

My husband has been a GM and Delphi salaried employee for 35 years. With the recent announcement that Delphi and GM are dropping the pensions for Delphi salaried employees, his years of education, hard work, loyalty and personal sacrifice on behalf of those companies are all for nothing. This announcement does not affect the union workers; GM is going to help fund their pensions.

When salaried workers had to start paying for part of their health care costs 16 years ago (but the union did not), we accepted that. When the tuition assistance program for salaried workers was dropped in 1997 (but not for union employees), we accepted that. When Delphi announced a few years back it was reducing our pensions (but not the union's), we could handle that. When they announced just months ago that there would be no health care for retirees (but there would be for the union retirees), we even accepted that. We knew we would have to make adjustments, but figured we would be okay, *as long as we had some pension*. And now the company has announced it will not pay any pensions OR healthcare for salaried retirees – we CANNOT and WILL not accept that.

We have lived a modest lifestyle, paying our bills on time (including not living on credit), saving what we could, putting our children through college. We have old furniture, aging vehicles, and merely adequate wardrobes. While we have some money invested for the future, the recent economic climate has dramatically reduced our savings. We have planned for 35 years to retire with a pension, supplemented by our investments. At the age of 52, it will be extremely difficult to save enough to fund our retirement. It may become even harder if jobs are lost. We have always paid our own way and want nothing more than to be able to continue to do so. We are not alone in this sad situation. Thousands more throughout New York State, as well as the whole country, will be dumped on to state and federal agencies for aid with health care, housing, long term care, etc. The immediate effects will be devastating enough, but the long-range effects will be staggering for future generations.

Delphi salaried retirees have already suffered disproportionate losses with respect to their auto industry peers and should at least have their pensions preserved. Because GM has played a significant role in Delphi's salaried retirees' current troubled situation, I implore you to return the Delphi salaried retiree pensions to GM. Short of that, the PBGC should

refuse to accept the Delphi Salaried Retiree Pension Assets unless the Delphi Pension Fund is "Fully Funded"!

OUR FUTURES ARE IN YOUR HANDS!!

DO WHAT IS MORALLY AND ETHICALLY RIGHT!!

DO WHAT IS FISCALLY RESPONSIBLE FOR ALL OF THE SALARIED EMPLOYEES AND THE WHOLE COUNTRY!!

Sincerely
Jeanine S. Chatt

